

Printed on: 12/31/2024
ANDREW B. FINBERG [ICB-99001-00]

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**IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF NEW JERSEY**

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Case Number: 24-12789 (JNP)

Michael A. Rafine
91 Castle Heights Avenue
Pennsville, NJ 08070

Monthly Payment: \$11,850.00
Payments / Month: 1
Current Trustee Comp.: 10.00%

For the period of 01/01/2024 to 12/31/2024

The following are receipts posted in this case within the above dates:

Date	Amount	Date	Amount	Date	Amount	Date	Amount
04/15/2024	\$1,550.00	05/22/2024	\$1,550.00	06/03/2024	\$1,550.00	09/03/2024	\$1,800.00
10/03/2024	\$1,800.00	11/04/2024	\$1,800.00	12/02/2024	\$1,800.00	12/05/2024	\$-1,800.00

The following are the creditors who are set up to be paid through this plan:

CL#	Creditor Name	LVL	Claim Amt.	Amt. Paid.	Balance Due	Paid this Period
0	MICHAEL A. RAFINE	5	\$0.00	\$0.00	\$0.00	\$0.00
0	STACEY L. MULLEN, ESQUIRE	13	\$4,750.00	\$4,750.00	\$0.00	\$0.00
0	STACEY L. MULLEN, ESQUIRE	13	\$1,000.00	\$1,000.00	\$0.00	\$0.00
1	ATLANTIC CITY ELECTRIC COMPANY	33	\$15,941.98	\$0.00	\$15,941.98	\$0.00
2	ATLANTIC CITY ELECTRIC COMPANY	0	\$0.00	\$0.00	\$0.00	\$0.00
3	CAPITAL ONE, N.A.	33	\$1,446.57	\$0.00	\$1,446.57	\$0.00
4	CAPITAL ONE BANK	0	\$0.00	\$0.00	\$0.00	\$0.00
5	DISCOVER BANK	33	\$777.42	\$0.00	\$777.42	\$0.00
6	FIRST NATIONAL BANK OF OMAHA	33	\$1,000.70	\$0.00	\$1,000.70	\$0.00
7	FIRST NATIONAL BANK OF OMAHA	0	\$0.00	\$0.00	\$0.00	\$0.00
8	JEFFERSON CAPITAL SYSTEMS, LLC	33	\$916.44	\$0.00	\$916.44	\$0.00
9	KML LAW GROUP	24	\$0.00	\$0.00	\$0.00	\$0.00
10	LVNV FUNDING, LLC	33	\$1,544.16	\$0.00	\$1,544.16	\$0.00
11	LENDUMO	33	\$0.00	\$0.00	\$0.00	\$0.00
12	LITTLE LAKE LENDING	33	\$0.00	\$0.00	\$0.00	\$0.00
13	LYONS, DOUGHTY & VELDHIJS	33	\$0.00	\$0.00	\$0.00	\$0.00
14	LYONS, DOUGHTY & VELDHIJS	0	\$0.00	\$0.00	\$0.00	\$0.00
15	M & T BANK	24	\$83,358.68	\$2,561.40	\$80,797.28	\$0.00
16	NAVIENT SOLUTIONS, LLC	33	\$0.00	\$0.00	\$0.00	\$0.00
17	NAVIENT	0	\$0.00	\$0.00	\$0.00	\$0.00
18	NEW JERSEY TURNPIKE AUTHORITY	33	\$0.00	\$0.00	\$0.00	\$0.00
19	PETRO	33	\$0.00	\$0.00	\$0.00	\$0.00
20	PORTFOLIO RECOVERY ASSOCIATES, LLC	33	\$705.31	\$0.00	\$705.31	\$0.00
21	JEFFERSON CAPITAL SYSTEMS, LLC	33	\$877.65	\$0.00	\$877.65	\$0.00
22	JEFFERSON CAPITAL SYSTEMS, LLC	33	\$808.68	\$0.00	\$808.68	\$0.00
23	QUANTUM3 GROUP, LLC	33	\$1,090.76	\$0.00	\$1,090.76	\$0.00
24	QUANTUM3 GROUP, LLC	33	\$333.53	\$0.00	\$333.53	\$0.00
25	U.S. TRUSTEE	0	\$0.00	\$0.00	\$0.00	\$0.00
26	ANDREW B FINBERG	0	\$0.00	\$0.00	\$0.00	\$0.00

THIS REPORT IS NOT TO BE CONSTRUED AS A PLAN PAYOFF FIGURE. PLEASE CONTACT THE TRUSTEE'S OFFICE, IN WRITING, TO RECEIVE AN ACCURATE PLAN PAYOFF FIGURE.

CL#	Creditor Name	LVL	Claim Amt.	Amt. Paid.	Balance Due	Paid this Period
27	Stacey L. Mullen	0	\$0.00	\$0.00	\$0.00	\$0.00
28	LVNV FUNDING, LLC	33	\$1,355.09	\$0.00	\$1,355.09	\$0.00
29	QUANTUM3 GROUP, LLC	33	\$2,626.40	\$0.00	\$2,626.40	\$0.00
30	QUANTUM3 GROUP, LLC	33	\$258.91	\$0.00	\$258.91	\$0.00
31	M & T BANK	24	\$10,085.64	\$184.60	\$9,901.04	\$0.00
32	M & T BANK	13	\$549.00	\$549.00	\$0.00	\$0.00

Case Steps

Start Date	No. Months	Payment
04/01/2024	8.00	\$0.00
12/01/2024	Paid to Date	\$11,850.00
01/01/2025	51.00	\$1,966.00
04/01/2029	Projected end of plan	

Total payments received this period: \$10,050.00

Total paid to creditors this period: \$0.00

Undistributed Funds on Hand: \$0.00

Arrearages: \$1,800.00

Attorney: STACEY L. MULLEN, ESQUIRE